

Pillar 3 quarterly report		
1	Name of a bank	JSC "Liberty Bank"
2	Chairman of the Supervisory Board	Murtaz Kikoria
3	CEO of a bank	Beka Gogichaishvili
4	Bank's web page	www.libertybank.ge

Senior management of the bank ensures fair presentation and accuracy of the information provided within Pillar 3 disclosure report. The report is prepared in accordance with internal review and control processes coordinated with the board. The report meets the requirements of the decree N92/04 of the Governor of the National Bank of Georgia on "Disclosure requirements for commercial banks within Pillar 3" and other relevant decrees and regulations of NBG.

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Bank: JSC "Liberty Bank"
Date: 3/31/2025

Table 1		Key metrics		According to IFRS				
N		1Q-2025	4Q-2024	3Q-2024	2Q-2024	1Q-2024		
Regulatory capital (amounts, GEL)								
Based on Basel III framework								
1	CET1 capital	525,336,628	494,557,061	476,725,155	451,910,666	423,025,190		
2	Tier1 capital	530,968,494	499,122,445	481,290,539	456,476,050	427,590,574		
3	Regulatory capital	636,735,177	597,044,234	576,381,136	534,461,681	496,581,167		
4	CET1 capital total requirement	425,777,729	389,236,303	375,461,804	353,660,623	322,994,017		
5	Tier1 capital total requirement	511,799,322	470,223,053	450,599,467	424,208,609	391,066,294		
6	Regulatory capital total requirement	625,984,080	577,724,800	550,336,101	517,860,781	481,434,556		
Total Risk Weighted Assets (amounts, GEL)								
7	Total Risk Weighted Assets (Total RWA) (Based on Basel III framework)	3,794,115,454	3,572,886,205	3,310,888,205	3,138,324,582	3,038,012,374		
Capital Adequacy Ratios								
Based on Basel III framework								
8	CET1 capital	13.85%	13.84%	14.40%	14.40%	13.92%		
9	Tier1 capital	13.99%	13.97%	14.54%	14.55%	14.07%		
10	Regulatory capital	16.78%	16.71%	17.41%	17.03%	16.35%		
11	CET1 capital total requirement	11.22%	10.89%	11.34%	11.27%	10.63%		
12	Tier1 capital total requirement	13.49%	13.16%	13.61%	13.52%	12.87%		
13	Regulatory capital total requirement	16.50%	16.17%	16.62%	16.50%	15.85%		
Minimum requirement for own funds and eligible liabilities (MREL)								
14	Own funds and eligible liabilities as a percentage of Total Liabilities and Own Funds (MREL Resource / TLOF)	12.29%	12.72%	12.47%	12.32%	13.33%		
Income								
15	Total Interest Income / Average Annual Assets	12.76%	13.35%	13.49%	13.59%	13.85%		
16	Total Interest Expense / Average Annual Assets	6.00%	6.18%	6.21%	6.34%	6.53%		
17	Earnings from Operations / Average Annual Assets	3.07%	3.37%	3.56%	3.57%	3.51%		
18	Net Interest Margin	6.76%	7.17%	7.27%	7.25%	7.32%		
19	Return on Average Assets (ROAA)	2.30%	2.28%	2.53%	2.61%	2.36%		
20	Return on Average Equity (ROAE)	19.35%	18.91%	20.93%	21.67%	19.49%		
Asset Quality								
21	Non Performed Loans / Total Loans	3.48%	3.63%	3.86%	4.10%	4.20%		
22	ECL/Total Loans	3.57%	3.87%	4.07%	4.23%	4.57%		
23	FX Loans/Total Loans	23.23%	23.32%	22.54%	20.18%	18.77%		
24	FX Assets/Total Assets	24.06%	25.01%	24.27%	23.43%	22.03%		
25	Loan Growth-YTD	5.76%	18.72%	15.93%	14.46%	14.16%		
Liquidity								
26	Liquid Assets/Total Assets	16.52%	17.96%	14.93%	16.54%	23.27%		
27	FX Liabilities/Total Liabilities	27.11%	28.81%	26.33%	26.49%	25.30%		
28	Current & Demand Deposits/Total Assets	28.64%	27.36%	31.83%	33.13%	32.10%		
Liquidity Coverage Ratio***								
29	Total HQLA	862,517,994	922,068,911	936,119,645	947,474,892	927,754,173		
30	Net cash outflow	754,121,466	753,183,737	691,301,791	688,153,425	684,376,195		
31	LCR ratio (%)	114.37%	122.42%	135.41%	137.68%	135.56%		
Net Stable Funding Ratio								
32	Available stable funding	3,298,595,647	3,021,811,982	3,031,154,924	2,921,537,561	2,840,645,611		
33	Required stable funding	2,590,825,369	2,388,056,306	2,278,600,369	2,130,957,565	2,200,285,214		
34	Net stable funding ratio (%)	127.32%	126.54%	133.03%	137.10%	129.10%		

*** LCR calculated according to NBG's methodology which is more focused on local risks than Basel framework. See the table 14. LCR: Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

Bank: JSC "Liberty Bank"
Date: 3/31/2025

N	Statement of Financial Position	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
	ASSETS						
1	Cash, Cash balances with National Bank of Georgia and other banks	253,528,637	290,172,555	543701192.3	220,257,896	348,234,274	568492169.8
1.1	Cash on hand	249,265,848	86,702,028	335967876.2	214,106,317	71,124,920	285231236.5
1.2	Cash balances with National bank of Georgia	3,668,100	113,311,533	116979632.7	5,565,156	87,520,465	93085621.5
1.3	Cash balances with other banks	594,689	90,158,994	90753683.44	586,423	189,588,888	190175311.8
2	Financial assets held for trading	853,480	-	853480.32	519	-	518.97
2.1	of which: derivatives	561,166	-	561165.99	519	-	518.97
3	Non-trading financial assets mandatorily at fair value through profit or loss			0			0
4	Financial assets designated at fair value through profit or loss			0			0
5	Financial assets at fair value through other comprehensive income	288,672,290	-	288672290	160,634,251	-	160634251
5.1	Equity instruments			0			0
5.2	Debt securities	288,672,290	-	288672290	160,634,251	-	160634251
5.3	Loans and advances			0			0
6	Financial assets at amortised cost	3,251,519,193	1,000,843,845	4252363038	2,678,603,988	569,994,902	3248598889
6.1	Debt securities	376,873,220	111,533,576	488406796.1	281,801,480		281801480.3
6.2	Loans and advances	2,874,645,973	889,310,269	3763956242	2,396,802,507	569,994,902	2966797409
7	Investments in subsidiaries, joint ventures and associates			0	106,733	-	106733.3
8	Non-current assets and disposal groups classified as held for sale			0			0
9	Tangible assets	201,580,935	-	201580935.4	183,473,059	-	183473059.2
9.1	Property, Plant and Equipment	199,536,216		199536216.4	181,428,340	-	181428340.1
9.2	Investment property	2,044,719		2044719.04	2,044,719	-	2044719.04
10	Intangible assets	74,107,703	-	74107702.89	64,538,189	-	64538189.32
10.1	Goodwill			0			0
10.2	Other intangible assets	74,107,703		74107702.89	64,538,189	-	64538189.32
11	Tax assets		-	0	2,176,711	-	2176710.61
11.1	Current tax assets			0	2,176,711	-	2176710.61
11.2	Deferred tax assets			0		-	0
13	Other assets	30,311,201	7,823,620	38134820.54	35,861,541	26,882,931	6274472.62
13.1	of which: repossessed collateral	5,338,760	-	5338759.89	2,554,293	-	2554293.48
13.2	of which: dividends receivable			0		-	0
14	TOTAL ASSETS	4,100,573,439	1,298,840,020	5399413460	3,345,652,887	945,112,107	4290764994
	LIABILITIES						
15	Financial liabilities held for trading			0	11,750,056	-	11750056.3
15.1	of which: derivatives			0	11,750,056		11750056.3
16	Financial liabilities designated at fair value through profit or loss			0			0
17	Financial liabilities measured at amortised cost	3,410,720,567	1,168,878,375	4579598942	2,747,303,701	859,945,764	3607249465
17.1	Deposits	2,455,772,839	1,093,304,344	3549077183	2,378,677,494	776,939,612	3155617106
17.2	borrowings	952,123,710	36,165,941	988289650.2	365,193,251	56,432,637	421625887.2
17.3	Debt securities issued	-	-	0	-	-	0
17.4	Other financial liabilities	2,824,018	39,408,091	42232109.28	3,432,956	26,573,516	30006471.75
18	Provisions	1,501,034	306,410	1807444.055	1,017,537	111,154	1128690.408
19	Tax liabilities	20,160,531	-	20160531.49	21,970,751	-	21970751.07
19.1	Current tax liabilities	4,676,689	-	4676689.33	5,100,000	-	5100000
19.2	Deferred tax liabilities	15,483,842	-	15483842.16	16,870,751	-	16870751.07
20	Subordinated liabilities	14,548,006	120,551,975	135099980.5	5,462,746	89,351,608	94814354.43
21	Other liabilities	29,299,345	3,377,618	32676962.54	27,087,400	4,003,676	31091076.15
21.1	of which: dividends payable	91,126	-	91125.93	92,537	-	92537.15
22	TOTAL LIABILITIES	3,476,229,483	1,293,114,378	4769343861	2,814,592,192	953,412,202	3768004393
	Equity						
23	Ordinary share	44,490,459		44490459.26	44,490,459	-	44490459.26
24	preference share	45,654		45653.84	45,654	-	45653.84
25	Share premium	41,370,267		41370267.24	41,370,267	-	41370267.24
26	(-) Treasury shares	-	-	0	-	-	0
27	Equity instruments issued other than capital	-	-	0	-	-	0
27.1	Equity component of compound financial instruments	-	-	0	-	-	0
27.2	Other equity instruments issued	-	-	0	-	-	0
28	Share-based payment reserve	-	-	0	-	-	0
29	Accumulated other comprehensive income	26,059,884	-	26059883.79	27,488,104	-	27488103.7
29.1	revaluation reserve	21,463,473		21463472.79	24,030,067	-	24030066.7
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income			0			0
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income	4,596,411		4596411	3,458,037		3458037
30	Retained earnings	518,103,335		518103334.8	409,366,117		409366116.6
31	TOTAL EQUITY	630,069,599	-	630069598.9	522,760,601	-	522760600.6
32	TOTAL EQUITY AND TOTAL LIABILITIES	4,106,299,082	1,293,114,378	5399413460	3,337,352,792	953,412,202	4290764994

Bank: JSC "Liberty Bank"
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N	Statement of profit or loss	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Interest income	143,767,776	21,309,508	165,077,284	127,707,209	17,298,950	145,006,159
1.1	Financial assets held for trading	-	-	-	-	-	-
1.2	Non-trading financial assets mandatorily at fair value through profit or loss	-	-	-	-	-	-
1.3	Financial assets designated at fair value through profit or loss	-	-	-	-	-	-
1.4	Financial assets at fair value through other comprehensive income	6,115,842	-	6,115,842	3,440,823	-	3,440,823
1.5	Financial assets at amortised cost	137,651,934	21,309,508	158,961,442	124,266,386	17,298,950	141,565,336
1.6	Other assets	-	-	-	-	-	-
2	(Interest expenses)	(67,997,943)	(9,572,476)	(77,570,420)	(62,176,637)	(6,214,800)	(68,391,437)
2.1	(Financial liabilities held for trading)	-	-	-	-	-	-
2.2	(Financial liabilities designated at fair value through profit or loss)	-	-	-	-	-	-
2.3	(Financial liabilities measured at amortised cost)	(67,997,943)	(9,572,476)	(77,570,420)	(62,176,637)	(6,214,800)	(68,391,437)
2.4	(Other liabilities)	-	-	-	-	-	-
3	Dividend income	-	-	-	-	-	-
4	Fee and commission income	11,881,062	2,284,094	14,165,155	10,309,186	2,209,435	12,518,620
5	(Fee and commission expenses)	(1,702,091)	(5,832,498)	(7,534,590)	(1,431,453)	(4,566,299)	(5,997,752)
6	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	80,704	-	80,704	(79,281)	-	(79,281)
7	Gains or (-) losses on financial assets and liabilities held for trading, net	742,848	-	742,848	6,603,696	-	6,603,696
8	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-	-	-	-	-	-
9	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-	-	-	-	-	-
10	Exchange differences [gain or (-) loss], net	3,737,448	-	3,737,448	(2,907,388)	-	(2,907,388)
11	Gains or (-) losses on derecognition of non-financial assets, net	77,615	-	77,615	44,884	-	44,884
12	Other operating income	3,844,234	2,314	3,846,548	4,054,085	-	4,054,085
13	(Other operating expenses)	(5,358,640)	(200,440)	(5,559,080)	4,363,016	31,573	4,394,589
14	(Administrative expenses)	(45,346,835)	(1,302,784)	(46,649,619)	(49,337,869)	(970,682)	(50,308,551)
14.1	(Staff expenses)	(37,456,655)	-	(37,456,655)	(31,538,996)	-	(31,538,996)
14.2	(Other administrative expenses)	(7,890,180)	(1,302,784)	(9,192,964)	(17,798,872)	(970,682)	(18,769,555)
15	(Depreciation and amortisation)	(9,720,531)	-	(9,720,531)	(8,958,716)	-	(8,958,716)
16	Modification gains or (-) losses, net	-	-	-	-	-	-
17	(Provisions or (-) reversal of provisions)	(59,823)	(26,438)	(86,261)	300,742	30,101	330,844
17.1	(Commitments and guarantees given)	(59,823)	(26,085)	(85,907)	300,742	30,101	330,844
17.2	(Other provisions)	-	(353)	(353)	-	-	-
18	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	(6,267,947)	(157,673)	(6,425,620)	(7,978,451)	228,374	(7,750,077)
18.1	(Financial assets at fair value through other comprehensive income)	(165,232)	-	(165,232)	-	-	-
18.2	(Financial assets at amortised cost)	(6,102,715)	(157,673)	(6,260,388)	(7,978,451)	228,374	(7,750,077)
19	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	-	-	-	-	-	-
20	(Impairment or (-) reversal of impairment on non-financial assets)	-	-	-	(124,123)	-	(124,123)
21	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	-	-	-	-	-	-
22	PROFIT OR (-) LOSS BEFORE TAX	27,677,876	6,503,607	34,181,483	20,388,900	8,046,653	28,435,552
23	(Tax expense or (-) income	(4,390,333)	-	(4,390,333)	(3,684,918)	-	(3,684,918)
24	Profit or (-) loss after tax	23,287,543	6,503,607	29,791,150	16,703,982	8,046,653	24,750,635

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N	Off-balance sheet items	reporting period			respective period of the previous year		
		GEL	FX	Total	GEL	FX	Total
1	Loan commitments received	0	0	0	0	0	0
2	Guarantees received as security for liabilities of the bank	0	0	0	0	0	0
3	Guarantees received as security for receivables of the bank	469,747,298	17,483,533,796	17,953,281,094	475,966,845	17,028,798,226	17,504,765,072
3.1	Surety, joint liability	0	0	0	0	0	0
3.2	Guarantees	469,747,298	17,483,533,796	17,953,281,094	475,966,845	17,028,798,226	17,504,765,072
4	Assets pledged as security for liabilities of the bank	1,173,840,000	0	1,173,840,000	359,285,000	0	359,285,000
4.1	Financial assets of the bank	1,173,840,000	0	1,173,840,000	359,285,000	0	359,285,000
4.2	Non-financial assets of the bank	0	0	0	0	0	0
5	Assets pledged as security for receivables of the bank	171,622,653	5,434,592,795	5,606,215,448	199,862,237	5,283,405,376	5,483,267,613
5.1	Cash	34,961,564	8,289,527	43,251,091	34,943,949	8,075,040	43,018,989
5.2	Precious metals and stones	46,981,292	114,578,223	161,559,515	75,238,491	101,751,586	176,990,077
5.3	Real Estate:	1,531,900	3,384,237,994	3,385,769,894	1,531,900	3,296,186,464	3,297,718,364
5.3.1	Residential Property	0	328,561,454	328,561,454	0	211,597,386	211,597,386
5.3.2	Commercial Property	344,000	891,254,338	891,598,338	344,000	1,101,482,279	1,101,826,279
5.3.3	Complex Real Estate	0	269,437,854	269,437,854	0	279,470,118	279,470,118
5.3.4	Land Parcel	1,136,900	1,780,353,960	1,781,490,860	1,136,900	1,585,305,515	1,586,442,415
5.3.5	Other	51,000	114,630,389	114,681,389	51,000	118,331,166	118,382,166
5.4	Movable Property	2,760,542	443,560,957	446,321,499	2,760,542	432,020,326	434,780,868
5.5	Shares Pledged	13,625,000	611,297,179	624,922,179	13,625,000	595,393,530	609,018,530
5.6	Securities	19,000,010	510,062,406	529,062,416	19,000,010	496,826,905	515,826,915
5.7	Other	52,762,345	362,566,509	415,328,854	52,762,345	353,151,525	405,913,870
6	Loan commitments given	169,183,418	130,584,486	299,767,905	135,286,680	115,442,492	250,729,171
7	guarantees given	54,472,893	39,115,569	93,588,462	55,080,177	9,533,662	64,613,839
8	Letters of credit issued	0	135,771	135,771	0	0	0
9	Derivatives	1,819,475	172,740,678	174,560,153	50,089,527	96,516,083	146,605,610
9.1	Receivables through FX contracts (except options)	1,819,475	85,654,480	87,473,955	8,623,600	58,794,870	67,418,470
9.2	Payables through FX contracts (except options)	0	87,086,198	87,086,198	41,465,927	37,721,213	79,187,140
9.3	Principal of interest rate contracts (except options)	0	0	0	0	0	0
9.4	Options sold	0	0	0	0	0	0
9.5	Options purchased	0	0	0	0	0	0
9.6	Nominal value of potential receivables through other derivatives	0	0	0	0	0	0
9.7	Nominal value of potential payables through other derivatives	0	0	0	0	0	0
10	Receivables not recognized on-balance	153,250,137	2,265,181	155,515,318	153,940,454	2,610,221	156,550,675
10.1	Principal of receivables derecognized during last 3 month	9,795,220	141	9,795,361	7,255,409	638	7,256,046
10.2	Interest and penalty receivable not recognized on-balance or derecognized during last 3 month	1,957,761	5,794	1,963,555	1,464,365	0	1,464,365
10.3	Principal of receivables derecognized during 5 years month (including last 3 month)	138,630,302	2,085,858	140,716,160	145,895,283	2,598,497	148,493,781
10.4	Interest and penalty receivable not recognized on-balance or derecognized during last 5 years (including last 3 month)	14,619,835	179,323	14,799,158	8,045,171	11,724	8,056,894
11	Capital expenditure commitment	1,540,379	69,707	1,610,086	1,787,577	324,555	2,112,132

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Table 5		Risk Weighted Assets				
		in Lari				
N		1Q-2025	4Q-2024	3Q-2024	2Q-2024	1Q-2024
1	Risk Weighted Assets for Credit Risk	3,138,438,338	2,919,232,269	2,748,282,288	2,577,745,458	2,467,307,470
1.1	Balance sheet items	3,076,435,906	2,862,298,531	2,702,700,911	2,530,678,186	2,418,936,633
1.1.1	Including: amounts below the thresholds for deduction (subject to 250% risk weight)	0	0	0	0	0
1.2	Off-balance sheet items	61,231,703	56,488,369	41,573,408	45,106,552	43,809,586
1.3	Counterparty credit risk	770,729	445,369	4,007,969	1,960,721	4,561,252
2	Risk Weighted Assets for Market Risk	7,664,112	5,640,931	11,006,630	8,979,838	19,105,617
3	Risk Weighted Assets for Operational Risk	648,013,004	648,013,004	551,599,286	551,599,286	551,599,286
4	Total Risk Weighted Assets	3,794,115,454	3,572,886,205	3,310,888,205	3,138,324,582	3,038,012,374

Bank: JSC "Liberty Bank"
Date: 3/31/2025

Information about supervisory board, directorate, beneficiary owners and shareholders

Table 6

	Members of Supervisory Board	Independence status
1	Murtaz Kikoria	Independent chair
2	Irakli Otar Rukhadze	Non-independent member
3	Mamuka Tsereteli	Independent member
4	Magda Magradze	Independent member
5	Bruno Juan Balvanera	Independent member
	Members of Board of Directors	Position/Subordinated business units
1	Beka Gogichaishvili	CEO
2	Vakhtang Babunashvili	Chief Financial Officer
3	Giorgi Gvazava	Risk Director
	List of Shareholders owning 1% and more of issued capital, indicating Shares	
1	JSC "GALT & TAGGART" (Nominal owner)	96.97%
2	Other shareholders	3.03%
	List of bank beneficiaries indicating names of direct or indirect holders of 5% or more of shares	
1	Irakli Otar Rukhadze	31.38%
2	Benjamin Albert Marson	31.38%
3	Igor Alexeev	31.38%

Bank: JSC "Liberty Bank"
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		a	b	c
			Carrying values of items	
	Account name of standardized supervisory balance sheet item	Carrying values as reported in published stand-alone financial statements per IFRS	Not subject to capital requirements or subject to deduction from capital	Subject to credit risk weighting
1	Cash, Cash balances with National Bank of Georgia and other banks	543,701,192.31	-	543,701,192
1.1	Cash on hand	335,967,876.15		335,967,876
1.2	Cash balances with National bank of Georgia	116,979,632.72		116,979,633
1.3	Cash balances with other banks	90,753,683.44		90,753,683
2	Financial assets held for trading	853,480.32		853,480
2.1	of which: derivatives	561,165.99		561,166
3	Non-trading financial assets mandatorily at fair value through profit or loss			-
4	Financial assets designated at fair value through profit or loss			-
5	Financial assets at fair value through other comprehensive income	288,672,290	-	288,672,290
5.1	Equity instruments	-		-
5.2	Debt securities	288,672,290		288,672,290
5.3	Loans and advances			-
6	Financial assets at amortised cost	4,252,363,038	-	4,252,363,038
6.1	Debt securities	488,406,796		488,406,796
6.2	Loans and advances	3,763,956,242		3,763,956,242
7	Investments in subsidiaries, joint ventures and associates	-		-
8	Non-current assets and disposal groups classified as held for sale			-
9	Tangible assets	201,580,935	21,463,472	180,117,463
9.1	Property, Plant and Equipment	199,536,216	21,463,472	178,072,744
9.2	Investment property	2,044,719		2,044,719
10	Intangible assets	74,107,703	74,107,703	(0)
10.1	Goodwill			-
10.2	Other intangible assets	74,107,703	74,107,703	(0)
11	Tax assets	-	-	-
11.1	Current tax assets	-		-
11.2	Deferred tax assets	-		-
13	Other assets	38,134,821		38,134,821
13.1	of which: repossessed collateral			
13.2	of which: dividends receivable			
	Total exposures subject to credit risk weighting before adjustments	5,399,413,460	95,571,175	5,303,842,285

Bank: JSC "Liberty Bank"
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Table 8 Differences between values per standardized balance sheet used for regulatory reporting purposes and the exposure amounts used for in Lari		
1	Total carrying value of balance sheet items subject to credit risk weighting before adjustments	5,303,842,285
2.1	Nominal values of off-balance sheet items subject to credit risk weighting	391,684,695
2.2	Nominal values of off-balance sheet items subject to counterparty credit risk weighting	0
3	Total values of on-balance and off-balance sheet items before any adjustments used for credit risk weighting purposes	5,695,526,980
4	Effect of provisioning rules used for capital adequacy purposes	
5.1	Effect of credit conversion factor of off-balance sheet items related to credit risk framework	-324,442,482
5.2	Effect of credit conversion factor of off-balance sheet items related to counterparty credit risk framework (table CCR)	0
6	Effect of other adjustments	
7	Total exposures subject to credit risk weighting	5,371,084,498

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Date: 3/31/2025

Table 9 Regulatory capital

N		in Lari
1	Common Equity Tier 1 capital before regulatory adjustments	625,504,214
2	Common shares that comply with the criteria for Common Equity Tier 1	44,490,459
3	Stock surplus (share premium) of common share that meets the criteria of Common Equity Tier 1	36,850,537
4	Accumulated other comprehensive income	26,059,883
5	Other disclosed reserves	0
6	Retained earnings (loss)	518,103,335
7	Regulatory Adjustments of Common Equity Tier 1 capital	100,167,586
8	Revaluation reserves on assets	26,059,883
9	Accumulated unrealized revaluation gains on assets through profit and loss to the extent that they exceed accumulated unrealized revaluation losses through profit and loss	0
10	Intangible assets	74,107,703
11	Shortfall of the stock of provisions to the provisions based on the Asset Classification	
12	Investments in own shares	
13	Reciprocal cross holdings in the capital of commercial banks, insurance entities and other financial institutions	
14	Cash flow hedge reserve	
15	Deferred tax assets not subject to the threshold deduction (net of related tax liability)	
16	Significant investments in the common equity tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions that are outside the scope of regulatory consolidation	
17	Holdings of equity and other participations constituting more than 10% of the share capital of other commercial entities	
18	Other deductions	
19	Significant investments in the common shares of commercial banks, insurance entities and other financial institutions (amount above 10% limit)	
20	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	
22	The amount of significant Investments and Deferred Tax Assets which exceed 15% of common equity tier 1	
23	Regulatory adjustments applied to Common Equity Tier 1 resulting from shortfall of Tier 1 and Tier 2 capital to deduct investments	
24	Common Equity Tier 1	525,336,628
25	Additional tier 1 capital before regulatory adjustments	5,631,866
26	Instruments that comply with the criteria for Additional tier 1 capital	1,112,136
27	Including: instruments classified as equity under the relevant accounting standards	45,654
28	Including: instruments classified as liabilities under the relevant accounting standards	1,066,482
29	Stock surplus (share premium) that meet the criteria for Additional Tier 1 capital	4,519,730
30	Regulatory Adjustments of Additional Tier 1 capital	0
31	Investments in own Additional Tier 1 instruments	
32	Reciprocal cross-holdings in Additional Tier 1 instruments	
33	Significant investments in the Additional Tier 1 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
34	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
35	Regulatory adjustments applied to Additional Tier 1 resulting from shortfall of Tier 2 capital to deduct investments	
36	Additional Tier 1 Capital	5,631,866
37	Tier 2 capital before regulatory adjustments	105,766,682
38	Instruments that comply with the criteria for Tier 2 capital	105,766,682
39	Stock surplus (share premium) that meet the criteria for Tier 2 capital	
40	General reserves, limited to a maximum of 1.25% of the bank's credit risk-weighted exposures	
41	Regulatory Adjustments of Tier 2 Capital	0
42	Investments in own shares that meet the criteria for Tier 2 capital	
43	Reciprocal cross-holdings in Tier 2 capital	
44	Significant investments in the Tier 2 capital (that are not common shares) of commercial banks, insurance entities and other financial institutions	
45	Investments in the capital of commercial banks, insurance entities and other financial institutions where the bank does not own more than 10% of the issued share capital (amount above 10% limit)	
46	Tier 2 Capital	105,766,682

Bank: JSC "Liberty Bank"

Date: 3/31/2025

Table 9.1 Capital Adequacy Requirements

Minimum Requirements		Ratios	Amounts (GEL)
1	Pillar 1 Requirements		
1.1	Minimum CET1 Requirement	4.50%	170,735,195
1.2	Minimum Tier 1 Requirement	6.00%	227,646,927
1.3	Minimum Regulatory Capital Requirement	8.00%	303,529,236
2	Combined Buffer		
2.1	Capital Conservation Buffer	2.50%	94,852,886
2.2	Countercyclical Buffer	0.50%	18,970,577
2.3	Systemic Risk Buffer	0.50%	18,970,577
3	Pillar 2 Requirements		
3.1	CET1 Pillar 2 Requirement	3.22%	122,248,493
3.2	Tier 1 Pillar2 Requirement	3.99%	151,358,354
3.3	Regulatory capital Pillar 2 Requirement	5.00%	189,660,802
Total Requirements		Ratios	Amounts (GEL)
4	CET1	11.22%	425,777,729
5	Tier 1	13.49%	511,799,322
6	Total regulatory Capital	16.50%	625,984,080

Bank:

Date:

Table 9.2

JSC "Liberty Bank"

3/31/2023

The table is filled only by systemically important banks

	MREL Resource
Own funds and eligible liabilities	651,166,285
Own funds¹	636,735,177
Common Equity Tier 1 (CET 1)	525,336,628
Additional Tier 1 Capital (AT 1)	5,631,866
Tier 2 Capital (Tier 2)	105,766,682
Eligible liabilities	14,431,108
Subordinated Loans (not classified as own funds) ²	14,431,108
Eligible liabilities ³	-
Total Liabilities and Own Funds (TLOF)	5,299,245,873
Total liabilities (except capital instruments)	4,662,510,696
Own funds	636,735,177
Total Risk Exposure Amount and Total Exposure Measure	
Total Risk Exposure Amount (TREA)	3,794,115,454
Total Exposure Measure (TEM)	5,394,447,043
MREL ratios	
Own funds and eligible liabilities as a percentage of TREA	17.16%
Own funds and eligible liabilities as a percentage of TEM	12.07%
Own funds and eligible liabilities as a percentage of TLOF	12.29%

¹ Capital Instruments

² Includes the part of the subordinated liabilities that is amortized as well as subordinated liabilities that are not classified as own funds.

³ Includes eligible liabilities with a residual maturity of more than one year that are not classified as own funds. Additionally, contracts of these liabilities may be governed by Georgian law or fully or partially be subject to a law of a foreign country jurisdiction. Contracts of liabilities fully or partially governed by foreign legislation must include a provision for using the bank's liability write-off or conversion resolution tool for recapitalization (bail-in clause).

Bank:
Date:
Table 9.3

JSC "Liberty Bank"
3/31/2023
The table is filled only by systemically important banks

	Residual Maturity				Total
	< 1 year	>= 1 year &< 2 years	>= 2 years	perpetual	
Own funds and eligible liabilities	965,869,290	7,027,014	149,414,079	5,644,631	1,127,955,015
of which: contracts governed by Georgian law	965,959,417	2,767,300	117,417,726	5,644,631	1,091,789,074
of which: contracts governed by foreign country law	- 90,127	4,259,714	31,996,354	-	36,165,941
of which: contracts that include bail-in clause	13,835,708	2,213,840	12,204,503	12,765	28,266,816
Own funds	-	553,460	105,213,222	5,631,866	111,398,549
of which: contracts governed by Georgian law	-	553,460	105,213,222	5,631,866	111,398,549
of which: contracts governed by foreign country law	-	-	-	-	-
of which: contracts that include bail-in clause	-	-	-	-	-
Eligible liabilities	965,869,290	6,473,554	44,200,857	12,765	1,016,556,466
of which: contracts governed by Georgian law	965,959,417	2,213,840	12,204,503	12,765	980,390,525
of which: contracts governed by foreign country law	- 90,127	4,259,714	31,996,354	-	36,165,941
of which: contracts that include bail-in clause	13,835,708	2,213,840	12,204,503	12,765	28,266,816

Bank: JSC "Liberty Bank"
Date: 3/31/2025

N	On-balance sheet items per standardized regulatory report	Carrying values as reported in published stand-alone financial statements per IFRS	linkage to capital table
1	Cash, Cash balances with National Bank of Georgia and other banks	543,701,192	
1.1	Cash on hand	335,967,876	
1.2	Cash balances with National bank of Georgia	116,979,633	
1.3	Cash balances with other banks	90,753,683	
2	Financial assets held for trading	853,480	
2.1	of which: derivatives	561,166	
3	Non-trading financial assets mandatorily at fair value through profit or loss		
4	Financial assets designated at fair value through profit or loss		
5	Financial assets at fair value through other comprehensive income	288,672,290	
5.1	Equity instruments	0	
5.2	Debt securities	288,672,290	
5.3	Loans and advances		
6	Financial assets at amortised cost	4,252,363,038	
6.1	Debt securities	488,406,796	
6.2	Loans and advances	3,763,956,242	
7	Investments in subsidiaries, joint ventures and associates	0	
8	Non-current assets and disposal groups classified as held for sale		
9	Tangible assets	201,580,935	
9.1	Property, Plant and Equipment	199,536,216	
9.2	Investment property	2,044,719	
10	Intangible assets	74,107,703	Table 9 (Capital), N10
10.1	Goodwill		
10.2	Other intangible assets	74,107,703	
11	Tax assets	0	
11.1	Current tax assets	0	
11.2	Deferred tax assets		
13	Other assets	38,134,821	
13.1	of which: repossessed collateral		
13.2	of which: dividends receivable		
14	TOTAL ASSETS	5,399,413,460	
	LIABILITIES		
15	Financial liabilities held for trading	0	
15.1	of which: derivatives	0	
16	Financial liabilities designated at fair value through profit or loss		
17	Financial liabilities measured at amortised cost	4,579,598,942	
17.1	Deposits	3,549,077,183	
17.2	borrowings	988,289,650	
17.3	Debt securities issued		
17.4	Other financial liabilities	42,232,109	
18	Provisions	1,807,444	
19	Tax liabilities	20,160,531	
19.1	Current tax liabilities	4,676,689	
19.2	Deferred tax liabilities	15,483,842	
20	Subordinated liabilities	135,099,980	
21	Other liabilities	32,676,963	
21.1	of which: dividends payable	91,126	
22	TOTAL LIABILITIES	4,769,343,861	
	Equity		
23	Share capital	44,490,459	
24	preference share	45,654	
25	Share premium	41,370,267	
26	(-) Treasury shares	0	
27	Equity instruments issued other than capital	0	
27.1	Equity component of compound financial instruments		
27.2	Other equity instruments issued		
28	Share-based payment reserve		
29	Accumulated other comprehensive income	26,059,884	
29.1	revaluation reserve	26,059,884	
29.2	Fair value changes of equity instruments measured at fair value through other comprehensive income		
29.3	Fair value changes of debt instruments measured at fair value through other comprehensive income		
30	Retained earnings	518,103,335	
31	TOTAL EQUITY	630,069,599	
32	TOTAL EQUITY AND TOTAL LIABILITIES	5,399,413,460	

Bank: JSC "Liberty Bank"
Date: 3/31/2025

Table 11: Credit Risk Weighted Exposures
(On-balance items and off-balance items after credit conversion factor)

Exposure class	0%		20%		25%		50%		75%		100%		125%		250%		Risk Weighted Exposures before Credit Risk Mitigation
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	
1 Claims or commitment claims on central governments or central banks	793,533,333	17,880	0	0	0	0	0	0	0	0	113,311,332	0	0	0	0	0	113,311,332
2 Claims or commitment claims on national governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Claims or commitment claims on public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4 Claims or commitment claims on multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Claims or commitment claims on international organizations/institutions	0	0	0	0	0	0	0	0	0	0	152,887	0	0	0	0	0	152,887
6 Claims or commitment claims on commercial banks	0	0	65,729,314	0	0	0	15,423,922	0	0	0	19,213,903	0	210,307	0	0	0	45,497,786
7 Claims or commitment claims on companies	0	0	0	0	0	0	0	0	0	0	392,399,444	36,728,497	0	0	0	0	399,499,213
8 Retail claims or commitment retail claims	0	0	0	0	251,078,000	0	0	0	1,087,463,282	10,488,376	0	0	0	0	0	0	1,338,499,378
9 Claims or commitment claims secured by mortgages on residential property	0	0	0	0	199,303,800	0	0	0	0	0	0	0	0	0	0	0	298,276,363
10 Retail claim securitization	0	0	0	0	0	0	4,443,466	0	0	0	28,072,494	0	4,054,499	0	0	0	36,466,444
11 Items belonging to mortgage-backed securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,064,725	0	3,064,725
12 Short-term claims on commercial banks and corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Claims in the form of collective investment undertakings (CIUs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 Other items	101,570,905	0	0	0	0	0	0	0	0	0	189,777,073	0	0	0	0	0	189,777,073
Total	8,808,493,466	17,880	66,729,314	0	251,078,000	0	15,423,922	0	1,087,463,282	10,488,376	3,377,936,103	36,728,497	4,054,499	0	3,064,725	0	9,165,913,446

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Table 13 Standardized approach - Effect of credit risk mitigation

	a	b	c	d	e	f
	Off-balance sheet exposures					
	On-balance sheet exposures	Off-balance sheet exposures - Nominal value	Off-balance sheet exposures post CCF	RWA before Credit Risk Mitigation	RWA post Credit Risk Mitigation	RWA Density f=e/(a+c)
Asset Classes						
1 Claims or contingent claims on central governments or central banks	855,824,068	35,761	17,880	113,311,532	113,311,532	13%
2 Claims or contingent claims on regional governments or local authorities	0	0	0	0	0	
3 Claims or contingent claims on public sector entities	0	0	0	0	0	
4 Claims or contingent claims on multilateral development banks	0	0	0	0	0	
5 Claims or contingent claims on international organizations/institutions	152,889	0	0	152,889	152,889	100%
6 Claims or contingent claims on commercial banks	105,585,547	0	0	41,487,788	41,487,788	39%
7 Claims or contingent claims on corporates	927,302,414	248,214,394	56,738,107	984,040,522	975,554,956	99%
8 Retail claims or contingent retail claims	2,259,020,273	143,434,540	10,486,226	1,585,498,278	1,568,665,298	69%
9 Claims or contingent claims secured by mortgages on residential property	589,309,886	0	0	206,258,460	205,789,722	35%
10 Past due items	38,854,561	0	0	37,919,215	37,816,554	97%
11 Items belonging to regulatory high-risk categories	2,044,719	0	0	5,111,798	5,111,798	250%
12 Short-term claims on commercial banks and corporates	0	0	0	0	0	
13 Claims in the form of collective investment undertakings ("CIU")	0	0	0	0	0	
14 Other items	525,747,928	0	0	189,777,073	189,777,073	36%
Total	5,303,842,285	391,684,695	67,242,214	3,163,557,555	3,137,667,609	58%

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Date: 3/31/2025

Table 11 Liquidity Coverage Ratio

		Total unweighted value (daily average)			Total weighted values according to NBG's methodology* (daily average)			Total weighted values according to Basel methodology (daily average)		
		GEL	FX	Total	GEL	FX	Total	GEL	FX	Total
High-quality liquid assets										
1	Total HQLA				466,017,772	396,500,222	862,517,994	456,730,055	273,267,172	729,997,227
Cash outflows										
2	Retail deposits	1,213,358,056	591,865,943	1,805,224,000	204,458,793	112,824,460	317,283,254	49,190,062	27,687,487	76,877,549
3	Unsecured wholesale funding	1,039,398,655	548,208,765	1,587,607,419	296,229,974	177,969,511	474,199,486	258,036,887	144,979,457	403,016,343
4	Secured wholesale funding			0						
5	Outflows related to off-balance sheet obligations and net short position of derivative exposures	-141,837	0	-141,837	-141,837	0	-141,837	-141,837	0	-141,837
6	Other contractual funding obligations	43,869,978	9,076,619	52,946,597	36,904,363	43,688,081	80,592,444	12,699,337	14,875,385	27,574,722
7	Other contingent funding obligations	160,369,862	95,150,831	255,520,693	58,710,586	13,294,451	72,005,037	55,778,616	15,185,882	70,964,498
8	TOTAL CASH OUTFLOWS	2,456,854,714	1,244,302,158	3,701,156,872	596,161,880	347,776,504	943,938,384	375,563,065	202,728,211	578,291,275
Cash inflows										
9	Secured lending (eg reverse repos)	0	0	0	0	0	0	0	0	0
10	Inflows from fully performing exposures	2,337,148,135	863,434,138	3,200,582,273	153,373,728	32,040,284	185,414,011	162,661,444	157,624,902	320,286,347
11	Other cash inflows	56,327,532	84,671,251	140,998,783	4,402,906	0	4,402,906	4,402,906	0	4,402,906
12	TOTAL CASH INFLOWS	2,393,475,666	948,105,389	3,341,581,055	157,776,634	32,040,284	189,816,918	167,064,351	157,624,902	324,689,253
					Total value according to NBG's methodology* (with limits)			Total value according to Basel methodology (with limits)		
13	Total HQLA				466,017,772	396,500,222	862,517,994	456,730,055	273,267,172	729,997,227
14	Net cash outflow				438,385,246	315,736,220	754,121,466	208,498,714	50,682,053	253,602,022
15	Liquidity coverage ratio (%)				106.30%	125.58%	114.37%	219.06%	539.18%	287.85%

* Commercial banks are required to comply with the limits by coefficients calculated according to NBG's methodology. The numbers calculated within Basel framework are given for illustratory purposes.

Table 25 Counterparty credit risk weighted risk exposures

Derivative contracts	Nominal Amount	Current Market Value (CMV)	Collateral Value	Replacement Cost (RC)	Potential Future Exposure (PFE)	Supervisory Risk Factor (sf)	Exposure at Default	2%	20%	35%	50%	75%	100%	150%	Counterparty Credit Risk Weighted Risk Exposures
	\$4,959,240	FALSE	0	559,252	559,283	1.553,349	FALSE	FALSE	FALSE	FALSE	1,536,912	FALSE	FALSE	1,535	776,729
Calculated under Standardised Method	\$4,959,240			559,252	559,283	1.4	1,553,349				1,536,912			1,535	776,729
Calculated under Simplified Standardised Method	\$4,959,240			625,055	2,182,319	1.4	1,528,154	0	0	0	3,821,938	0	0	105,238	2,070,903
Calculated under Original Risk Exposure Method	\$4,959,240			561,188	2,188,170	1.4	1,561,350	0	0	0	3,801,938	0	0	41,492	1,573,897
Contracts with Qualified Central Counterparty	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Standardised Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Simplified Standardised Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Contracts with Central Counterparty	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Standardised Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Simplified Standardised Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Contract with Commercial Banks	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	4,086,964
Calculated under Standardised Method	\$4,367,431	559,252	0	559,252	538,543	1.4	1,536,934				1,536,912			-	768,466
Calculated under Simplified Standardised Method	\$4,367,431	559,252	0	559,252	2,176,697	1.4	1,821,808	-	-	-	3,825,928	-	-	-	1,910,964
Calculated under Original Risk Exposure Method	\$4,367,431	559,252	0	559,252	2,176,697	1.4	1,821,808	-	-	-	3,825,928	-	-	-	1,910,964
Contracts with Financial Institutions except for Banks	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Standardised Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Simplified Standardised Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Contracts with Corporate Clients	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Standardised Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Simplified Standardised Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Contracts with National Persons	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Standardised Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Simplified Standardised Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Calculated under Original Risk Exposure Method	0	0	0	0	0	1.4	-	-	-	-	-	-	-	-	0
Total	\$4,959,240	FALSE	0	559,252	559,283	1.4	1,553,349	FALSE	FALSE	FALSE	1,536,912	FALSE	FALSE	1,535	776,729

Bank: JSC "Liberty Bank"
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Table 15.1 Leverage Ratio

On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	5,399,413,460
2	(Asset amounts deducted in determining Tier 1 capital)	(100,167,586)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	5,299,245,874
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions	559,252
5	Potential Future Exposure associated with <i>all</i> derivatives transactions	550,283
6	Risk positions defined by the Counterparty Credit Risk Regulation	770,729
7	Value of collateral received in exchange for derivative instruments	-
8	Total derivative exposures (sum of lines 4 to 10)	770,729
Securities financing transaction exposures		
9	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	
10	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
11	Counterparty credit risk exposure for SFT assets	
12	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
14	Agent transaction exposures	
14	(Exempted CCP leg of client-cleared SFT exposure)	
15	Total securities financing transaction exposures (sum of lines 12 to 15a)	-
Other off-balance sheet exposures		
16	Off-balance sheet exposures at gross notional amount	391,684,695
17	(Adjustments for conversion to credit equivalent amounts)	(297,254,255)
18	Other off-balance sheet exposures (sum of lines 17 to 18)	94,430,440
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
19	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	
20	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	
Capital and total exposures		
21	Tier 1 capital	530,968,494
22	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	5,394,447,043
Leverage ratio		
23	Leverage ratio	9.84%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

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Table 15.2. Counterparty credit risk weighted risk exposures - Credit Valuation Adjustment (CVA)

	Risk Exposure Discounted for Credit Valuation Adjustment	Credit Valuation Adjustment Expense	Written-off Credit Valuation Adjustment Expense	Counterparty Credit Risk Credit Valuation Adjustment risk weighted Risk Exposures
Credit Valuation Adjustment	1,536,000	4,537	FALSE	56,708
Calculated under Standardised Method	1,536,000	4,537	0	56,708
Calculated under Simplified Standardised Method	3,920,557	20,810	0	260,122
Calculated under Original Risk Exposure Method	3,856,741	13,817	0	172,708

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Table 16 Net Stable Funding Ratio

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 month	6 month to <1yr	>= 1 yr	
Available stable funding						
1	Capital:	530,968,494	-	-	444,202,288	975,170,783
2	Regulatory capital	530,968,494			105,766,682	636,735,177
3	Other non-redeemable capital instruments and liabilities with remaining maturity more than 1 year				338,435,606	338,435,606
4	Redeemable retail deposits or non-redeemable retail deposits with residual maturity of less than one year	737,411,252	716,085,101	413,186,397	10,453,072	1,689,559,942
5	Residents' deposits	633,385,200	656,729,274	373,597,078	5,159,628	1,585,427,622
6	Non-residents' deposits	104,026,051	59,355,826	39,589,319	5,293,444	104,132,320
7	Wholesale funding	868,981,616	1,226,427,512	235,666,075	15,843,393	633,864,922
8	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the government or enterprises controlled by the government, international financial institutions and legal entities, excluding representatives of financial sector	778,447,714	237,772,664	196,489,018	15,843,393	614,276,394
9	Redeemable funding or non-redeemable funding with residual maturity of less than one year, provided by the central banks and other financial institutions	90,533,902	988,654,848	39,177,057	-	19,588,528
10	Liabilities with matching interdependent assets					
11	Other liabilities:	-	81,218,782	1,696,745	17,105,147	-
12	Liabilities related to derivatives		253,167	-	-	-
13	All other liabilities and equity not included in the above categories	-	80,965,615	1,696,745	17,105,147	-
14	Total available stable funding					3,298,595,647
Required stable funding						
15	Total high-quality liquid assets (HQLA)	773,014,000	922,959,750	-	-	62,152,947
16	Performing loans and securities:	11,910,348	794,293,490	525,881,840	1,802,174,485	2,170,121,777
17	Loans and deposits to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Loans and deposits to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	11,910,348	33,512,391	38,668,622	-	26,147,722
19	Loans to non-financial institutions and retail customers, of which:		699,883,347	437,977,618	1,384,542,699	1,745,791,776
20	With a risk weight of less than or equal to 35%		23,510,681	22,384,936	61,842,877	63,145,679
21	Residential mortgages, of which:		48,231,180	44,685,429	375,085,472	290,263,861
22	With a risk weight of less than or equal to 35%		48,231,180	44,685,429	375,085,472	290,263,861
23	Securities that do not qualify as HQLA		12,666,572	4,550,171	42,546,315	44,772,739
24	Assets with matching interdependent liabilities	-	-	-	-	-
25	Other assets:	173,476,333	108,299,875	2,182,274	103,336,171	332,065,483
26	Assets related to derivatives		23,806	-	-	23,806
27	All other assets not included in the above categories	173,476,333	108,276,069	2,182,274	103,336,171	332,041,676
28	Off-balance sheet items	308,152,824	45,363,574	13,028,899	34,921,823	26,485,162
29	Total required stable funding					2,590,825,369
30	Net stable funding ratio					127.32%

*Items to be reported in the 'no maturity' time bucket do not have a stated maturity. These may include, but are not limited to, items such as capital with perpetual maturity, current/demand deposits, etc.

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Table 12

Risk classes	Distribution by residual maturity	Exposures of On-Balance Items					
		On demand	≤ 1 year	> 1 year ≤ 5 year	> 5 year	No stated maturity	Total
1	Claims or contingent claims on central governments or central banks	116,979,682	337,824,199	281,617,967	119,309,956	292,314	855,824,068
2	Claims or contingent claims on regional governments or local authorities	-	-	-	-	-	-
3	Claims or contingent claims on public sector entities	-	-	-	-	-	-
4	Claims or contingent claims on multilateral development banks	-	-	-	-	-	-
5	Claims or contingent claims on international organizations/institutions	152,889	-	-	-	-	152,889
6	Claims or contingent claims on commercial banks	98,363,972	7,221,575	-	-	-	105,585,547
7	Claims or contingent claims on corporates	54,286	427,753,887	228,167,507	270,874,356	2,021,402	928,871,438
8	Retail claims or contingent retail claims	10,582,755	401,175,214	1,502,961,948	374,457,693	-	2,289,177,610
9	Claims or contingent claims secured by mortgages on residential property	366,267	29,997,445	150,099,108	415,975,266	-	596,438,086
10	Past due items*	6,823,259	7,404,116	17,724,433	6,902,752	-	38,854,561
11	Items belonging to regulatory high-risk categories	-	-	-	-	2,044,719	2,044,719
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	-
13	Claims in the form of collective investment undertakings ("CIU")	-	-	-	-	-	-
14	Other items	335,967,876	2,295,904	-	-	187,484,147	525,747,928
15	Total	562,467,678	1,206,368,223	2,162,646,530	1,180,617,271	191,643,382	5,305,342,285

Past due items* - Past due items will be filled in paragraph 10 and also will be redistributed to the classes in which they were recorded before they were classified as "Past due items". An overdue loan line is not included in the formula for eliminating double counting.

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Table 18

On Balance Assets		a	b	c	d	e	f
		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				
Risk classes							(a+b-c-d)
1	Claims or contingent claims on central governments or central banks	-	856,692,817	868,749	-	-	855,824,068
2	Claims or contingent claims on regional governments or local authorities	-	-	-	-	-	-
3	Claims or contingent claims on public sector entities	-	-	-	-	-	-
4	Claims or contingent claims on multilateral development banks	-	-	-	-	-	-
5	Claims or contingent claims on international organizations/institutions	-	152,889	-	-	-	152,889
6	Claims or contingent claims on commercial banks	-	105,585,547	-	-	-	105,585,547
7	Claims or contingent claims on corporates	7,398,828	931,798,013	10,325,403	-	3,439	928,871,438
8	Retail claims or contingent retail claims	114,615,368	2,292,897,570	118,335,328	-	11,682,634	2,289,177,610
9	Claims or contingent claims secured by mortgages on residential property	13,709,536	593,604,212	10,875,661	-	72,843	596,438,086
10	Past due items *	109,911,230	1,262,656	72,319,325	-	10,465,461	38,854,561
11	Items belonging to regulatory high-risk categories	-	2,044,719	-	-	-	2,044,719
12	Short-term claims on commercial banks and corporates	-	-	-	-	-	-
13	Claims in the form of collective investment undertakings (CIUF)	-	-	-	-	-	-
14	Other items	-	627,097,751	5,778,648	-	-	621,319,103
15	Total	135,725,732	3,409,873,517	146,183,790	*	11,758,916	3,199,413,460
16	Of which: loans	135,723,732	3,267,738,637	139,472,148	-	11,758,916	3,163,996,242
17	Of which: securities	-	779,803,981	8,367,057	-	-	771,436,925

Past due items* - Past due items will be filled in paragraph 10 and also will be redistributed to the classes in which they were recorded before they were classified as "Past due items". An overdue loan line is not included in the formula for eliminating double counting.

Bank: JSC "Liberty Bank"
Date: 3/31/2025

Table 12

On Balance Assets		a	b	c	d	e	f
Risk classes		Gross carrying values		Expected Credit Loss	General Reserve	Accumulated write-off, during the reporting period	Net Value
		Of which: Loans and other Assets - Non-Performing	Of which: Loans and other Assets - other than Non-Performing				
							(a+b-c-d)
1	State, state organizations	24001797.91	1896090990	154618102.7		8302.71	1,765,434,684.84
2	Financial Institutions	929143,0245	365665257.7	106720304.5		0	299,874,096.30
3	Private banks	339.41	29998254.25	527360.4858		0	29,431,220.38
4	Construction Development, Real Estate Development and other Land Loans	2627006.605	99241687.98	1668202.514		0	100,210,492.07
5	Real Estate Management	1825143.88	189753438.3	3610503.244		491.14	187,968,078.96
6	Construction Companies	111928.41	29612067.4	510446.1749		0	28,213,547.64
7	Production and Trade of Construction Materials	60536.32	52456585.78	1003247.174		0	51,513,584.93
8	Trade of Consumer Foods and Goods	124770.11	29019721.94	251332.4029		0	28,893,159.65
9	Production of Consumer Foods and Goods	157486.01	856928.583	140770.4503		0	8,586,044.14
10	Production and Trade of Durable Goods	655.1	26376187.23	210226.5709		0	26,166,615.76
11	Production and Trade of Clothes, Shoes and Textiles	61189.02	3038772.63	70467.09072		0	3,029,494.56
12	Trade (Other)	8361167.002	277251192.1	9102846.3		2981.4402	276,509,512.78
13	Other Production	341237.432	44680196.31	3087531.395		42547.2	65,005,002.55
14	Hotels, Tourism	4440084.647	67019701.54	1947800349		34269.08	69,512,485.24
15	Restaurants	327447.48	26331657.54	655312.4348		11805.23	26,003,792.58
16	Industry	32458.94	74917574.52	643804.8418		3438.995472	74,306,228.62
17	Oil Importers, Filling stations, gas stations and Retailers	67701.54	19078756.44	460070.2126		23.88	18,666,308.76
18	Energy	1886.92	124449261.2	355720.1289		0	124,095,427.95
19	Auto Dealers	178334.7015	2097075.331	55933.44589		0	2,219,476.59
20	HealthCare	183212.91	116263664	1113206.241		0	115,333,670.63
21	Pharmacy	3544.63	2261.6685.4	49716.61399		0	22,568,513.42
22	Telecommunication	88038.51	13871731.54	126132.8824		0	13,833,637.17
23	Service	12611978.16	301433521.5	12069133.25		336746.97	301,976,366.39
24	Agriculture	41796564.87	607662277	30729642.33		1162668.72	618,729,199.34
25	Other	10223212.05	212933276	10577854.31		4809.48	212,578,833.75
26	Assets on which the Sector of measurement source is not accounted for	24085669.28	291736945.1	22116313.06		9855667.67	293,706,301.30
27	Other assets	0	678990495.6	5842892.318		0	674,047,602.77
28	Total	19572792.3	5681954018	366264085.7		11758915.6	5,399,413,459.26

Bank: JSC "Liberty Bank"

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Table 20

Changes in Expected Credit Loss for loans and Corporate debt securities		Loans	Corporate debt securities
1	Opening balance of Expected Credit Loss	142,916,244	1,071,570
2	An increase in the ECL for possible losses on assets	27,368,466	-
2.1	As a result of the origination of the new assets	12,789,742	
2.2	As a result of classification of assets as a low quality	14,578,724	
3	Decrease in ECL for possible losses on assets	30,747,822	523,116
3.1	As a result of write-off of assets	11,758,916	523,116
3.2	As a result of partial or total payment of assets	5,097,192	
3.3	As a result of classification of assets as a high quality	13,891,714	
4	Increase / Decrease ECL of foreign currency assets as a result of currency exchange rate changes	(64,741)	
5	Closing balance of Expected Credit Loss	139,472,148	548,454

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Table 21

Changes in the stock of non-performing loans over the period		Gross carrying value of Non-performing Loans	Net accumulated recoveries related to decrease of Non-performing loans
1	Opening balance	133,956,508	
2	Inflows to non-performing portfolios	20,638,219	
3	Increase of non-performing portfolio, as a result of currency exchange rate changes	81,944	
4	Outflows from non-performing portfolios	18,952,938	
5	Outflow due to the decrease level of credit risk	756,288	
6	Outflow due to loan repayment, partial or total	5,941,407	
7	Outflows due to write-offs	11,758,916	
8	Outflow due to taking possession of collateral	494,438	
9	Outflow due to sale of portfolios		
10	Outflow due to other situations		
11	Decrease of non-performing portfolio, as a result of currency exchange rate changes	1,890	
12	Closing balance	135,723,732	

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Table 24

Sector of repayment source		Loans	Gross carrying value					Expected Credit Loss				
			1 st stage	2 nd stage	3 rd stage	POCI	1 st stage	2 nd stage	3 rd stage	POCI		
1	State, state organizations	946,380,278	916,727,217	5,648,226	23,662,703	342,133	36,769,721	15,253,247	1,960,815	19,278,007	277,652	
2	Financial Institutions	155,907,690	154,486,148	492,399	929,143	-	1,619,141	770,699	173,279	675,162	-	
3	Pawn-shops	29,958,581	29,958,254	-	327	-	527,360	527,106	-	255	-	
4	Construction Development, Real Estate Development and other Land Loans	101,878,095	99,080,683	153,005	2,637,007	-	1,468,203	1,409,076	53,315	205,812	-	
5	Real Estate Management	191,578,582	185,240,739	4,512,699	1,490,049	335,095	3,610,503	2,584,863	505,770	373,936	145,934	
6	Construction Companies	29,723,996	29,576,915	35,153	111,928	-	510,448	422,040	12,592	75,816	-	
7	Production and Trade of Construction Materials	52,516,832	48,882,000	3,574,586	80,246	-	1,003,247	626,821	333,601	42,825	-	
8	Trade of Consumer Goods and Goods	29,144,492	28,979,416	40,306	23,638	101,112	251,332	212,170	14,292	13,851	5,920	
9	Production of Consumer Goods and Goods	8,726,815	8,423,129	146,200	18,301	139,185	140,770	33,266	5,476	10,539	91,489	
10	Production and Trade of Durable Goods	26,376,842	26,376,187	-	655	-	210,227	209,651	-	-	575	
11	Production and Trade of Clothes, Shoes and Textiles	3,099,962	3,017,919	20,854	61,189	-	70,467	20,543	7,440	42,484	-	
12	Trade (Other)	285,612,347	238,052,950	39,198,230	8,356,832	4,335	9,102,846	1,835,018	2,141,343	5,122,900	3,585	
13	Other Production	68,092,934	60,598,730	4,081,466	3,199,356	213,381	3,087,931	665,478	620,004	1,612,747	189,701	
14	Hotels, Tourism	71,459,786	63,837,011	3,182,691	4,421,460	18,624	1,947,301	392,370	259,171	1,281,282	14,478	
15	Restaurants	26,459,105	25,717,663	613,995	337,447	-	655,312	242,513	189,482	223,317	-	
16	Industry	74,950,033	29,472,608	54,444,967	32,439	-	643,805	326,860	297,671	19,273	-	
17	Oil Importers, Filling stations, gas stations and Retailers	19,126,468	19,058,766	-	67,702	-	460,079	419,711	-	40,369	-	
18	Energy	124,451,148	124,388,754	60,507	1,867	-	355,720	332,556	21,892	1,472	-	
19	Auto Dealers	2,375,410	2,097,075	-	178,335	-	55,933	6,679	-	49,255	-	
20	HealthCare	116,446,877	106,524,838	9,738,826	183,213	-	1,113,206	618,776	398,362	96,068	-	
21	Pharmacy	22,618,230	22,614,685	-	3,545	-	49,717	47,227	-	2,489	-	
22	Telecommunication	13,859,770	12,778,820	92,912	88,038	-	126,133	83,105	33,472	59,555	-	
23	Service	314,045,500	294,076,794	7,356,266	12,515,561	96,878	12,069,133	2,028,950	2,106,433	7,923,982	9,763	
24	Agriculture	649,458,842	587,449,120	20,213,157	39,901,506	1,895,059	30,729,643	4,378,293	4,838,701	20,868,807	643,842	
25	Other	223,156,493	199,901,319	13,031,962	10,152,847	70,365	10,517,654	899,051	3,749,150	5,875,513	55,939	
26	Assets on which the Sector of repayment source is not accounted for	315,922,621	282,738,269	9,002,242	21,541,432	2,540,678	22,116,313	3,852,517	1,700,063	16,895,318	2,147,415	
27	Total	3,905,428,329	3,592,064,010	175,640,647	129,966,232	5,757,500	139,472,148	35,653,586	19,422,225	80,810,043	3,586,294	

Table 25

Table 25

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